

Information to identify the case:

Debtor 1 Christina Rose Carroll
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8461**
EIN ____-_____
Social Security number or ITIN ____-_____
EIN ____-_____
Social Security number or ITIN ____-_____
EIN ____-_____

United States Bankruptcy Court **District of Utah**

Case number: **15-28540 RKM**

Chapter 7

Petition date: 9/11/15

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christina Rose Carroll
aka Christina Rose Slider

12/23/15

By the court: R. Kimball Mosier
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of Utah

In re:
 Christina Rose Carroll
 Debtor

Case No. 15-28540-RKM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Dec 23, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2015.

db
 9973418 +Christina Rose Carroll, 1428 West 300 South, Lehi, UT 84043-3683
 9973419 +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
 9973421 +Bureau Of Med Econcs, 326 E Coronado Rd, Phoenix, AZ 85004-1524
 9973422 +Check City, 15 South State Street, Orem, UT 84058-5417
 9973423 +Dlvry Fn Svc, 7077 E Bell Rd, Scottsdale, AZ 85254-1513
 9973424 +Hlsnevada, 6767 W Tropicana A, Las Vegas, NV 89103-4754
 9973426 +Hlthcare Col, Po Box 82910, Phoenix, AZ 85071-2910
 +Intermountain Health Care, Patient Financial Services, PO Box 410400,
 Salt Lake City, UT 84141-0400
 9973428 +Medical Billing Manage, Po Box 1424, Mesa, AZ 85211-1424
 9973429 +Mesa Municipal Court, 250 E 1st Ave, Mesa, AZ 85210-1406
 9973431 +Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
 9973435 +Wakefield, 10800 E Bethany Dr Ste 4, Aurora, CO 80014-2687

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9973420 +EDI: CAPIO.COM Dec 24 2015 01:23:00 Capio Partners LLC, Attn: Bankruptcy,
 2222 Texoma Pkwy Ste 160, Sherman, TX 75090-2482
 9973425 +EDI: HFC.COM Dec 24 2015 01:23:00 Hsbc/tax, 90 Christiana Road,
 New Castle, DE 19720-3118
 9973427 EDI: IRS.COM Dec 24 2015 01:23:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 9980677 EDI: RECOVERYCORP.COM Dec 24 2015 01:23:00 Tosh, Inc. dba Check City,
 Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 9973432 +E-mail/Text: bankruptcydepartment@tsico.com Dec 24 2015 01:46:51 Transworld Sys Inc/99,
 507 Prudential Rd, Horsham, PA 19044-2308
 9973433 +E-mail/Text: ahzpclaw@gmail.com Dec 24 2015 01:46:16 Us Collections West In, Po Box 39695,
 Phoenix, AZ 85069-9695
 9973434 +EDI: UTAHTAXCOMM.COM Dec 24 2015 01:23:00 Utah State Tax Commission, Attn Bankruptcy Unit,
 210 North 1950 West, Salt Lake City, UT 84134-9000
 9973436 EDI: WFFC.COM Dec 24 2015 01:23:00 Wells Fargo Bank, Credit Bureau Disp,
 Des Moines, IA 50306

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9973430 Scottsdale Collection, Po Box 82910, RETURNED MAIL--99999
 9973417 ##+Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2015 at the address(es) listed below:

Kenneth A. Rushton tr KRus8416@aol.com, UT01@ecfcbis.com
 Russell B. Weekes on behalf of Debtor Christina Rose Carroll ecf@weekeslaw.net
 United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3